

## ABSTRACT

A system and methods of validating the identity of payment card users and authorizing payment card transactions is provided. The methods of validating the identity of payment card users and authorizing payment card transactions include receiving information from payment card users to identify and validate their status as authorized payment card users. Receiving information from payment card users includes receiving information via mobile telephone, wherein payment card users provide such identifying information as a mobile telephone number, a personal identification number, an account number and or a vocal password by a mobile telephone to validate their status as authorized payment card users. Upon verification of the identifying information and an authorization status of payment card users, payment card transactions are approved. The system comprises a central manager including a database to record and store information identifying a plurality of payment cardholders and authorized payment card users. The central manager is coupled to a Short Message Service module to forward text messages to payment cardholders via mobile telephone, and further coupled to a Voice Recognition module and Interactive Voice Recognition to provide voice communication between the central manager and payment cardholders and payment card users via mobile telephone.

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